



This document describes Nevada Affordable Housing Assistance Corporation's (NAHAC) Hardest-Hit Fund (HHF) data that NAHAC is required to provide to Bank of New York Mellon. It includes quarterly borrower characteristic data and program specific performance data. All NAHAC HHF data submitted to Bank of New York Mellon must be accurate, complete, and in agreement with retained NAHAC records. Data should be reported by NAHAC, the State of Nevada's Eligible Entity, by the 15th of the month following the quarter.

Data requested in the "Borrower Characteristic" worksheet should be reported in aggregate for all HHF programs run by NAHAC. Program specific data is separated into reporting tabs for each individual program.

Revised Report

During a review of NAHAC records, it was observed that several clients were not notated as participating in multiple programs. This report was updated and posted December 21, 2011.

See the footnotes on the individual programs for revisions.

Template Version Date: May 2011

Nevada			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
Unique Borrower Count			
	Number of Unique Borrowers Receiving Assistance	114	115
	Number of Unique Borrowers Denied Assistance	178	199
	Number of Unique Borrowers Withdrawn from Program	90	91
	Number of Unique Borrowers in Process	254	254
	Total Number of Unique Borrower Applicants ¹	636	659
Borrower Income (\$)			
	Above \$90,000	0%	0%
	\$70,000- \$89,000	3%	3%
	\$50,000- \$69,000	9%	8%
	Below \$50,000	88%	89%
Borrower Income as Percent of Area Median Income (AMI)			
	Above 120%	0%	0%
	110%- 119%	0%	0%
	100%- 109%	0%	0%
	90%- 99%	1%	1%
	80%- 89%	4%	4%
	Below 80%	95%	95%
Geographic Breakdown (by county)			
	Carson City	1	1
	Churchill	2	2
	Clark	72	73
	Douglas	0	0
	Elko	0	0
	Esmeralda	0	0
	Eureka	0	0
	Humboldt	0	0
	Lander	0	0
	Lincoln	0	0
	Lyon	4	4
	Mineral	0	0
	Nye	0	0
	Pershing	0	0
	Storey	0	0
	Washoe	35	35
	White Pine	0	0
Home Mortgage Disclosure Act (HMDA)			
	Borrower		
	Race		
	American Indian or Alaskan Native	1	1
	Asian	3	3
	Black or African American	8	8
	Native Hawaiian or other Pacific Islander	0	0
	White	78	79
	Information Not Provided by Borrower	24	24
	Ethnicity		
	Hispanic or Latino	17	17
	Not Hispanic or Latino	84	85
	Information Not Provided by Borrower	13	13

Nevada			
HFA Performance Data Reporting- Borrower Characteristics			
		QTD	Cumulative
	Sex		
	Male	72	73
	Female	40	40
	Information Not Provided by Borrower	2	2
	Co-Borrower		
	Race		
	American Indian or Alaskan Native	0	0
	Asian	1	1
	Black or African American	0	0
	Native Hawaiian or other Pacific Islander	1	1
	White	33	34
	Information Not Provided by Borrower	19	19
	Ethnicity		
	Hispanic or Latino	6	6
	Not Hispanic or Latino	37	38
	Information Not Provided by Borrower	11	11
	Sex		
	Male	10	10
	Female	43	44
	Information Not Provided by Borrower	1	1
Hardship			
	Unemployment	47	48
	Underemployment	63	63
	Divorce	1	1
	Medical Condition	0	0
	Death	0	0
	Other	3	3
Current Loan to Value Ratio (LTV)			
	<100%	17%	17%
	100%-109%	4%	4%
	110%-120%	5%	5%
	>120%	74%	74%
Current Combined Loan to Value Ratio (CLTV)			
	<100%	16%	16%
	100%-119%	10%	10%
	120%-139%	21%	21%
	140%-159%	11%	11%
	>=160%	42%	42%
Delinquency Status (%)			
	Current	64%	64%
	30+	7%	7%
	60+	4%	4%
	90+	25%	25%
Household Size			
	1	37	37
	2	36	37
	3	11	11
	4	17	17
	5+	13	13

1. Total Cumulative lowered from 694 to 659 to reflect clients applying to multiple programs.

Nevada			
HHF Performance Data Reporting- Program Performance Principal Reduction Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applications Approved	11	11
	% of Total Number of Applications	84.62%	52.38%
	<i>Denied</i>		
	Number of Applications Denied	0	8
	% of Total Number of Applications	0.00%	38.10%
	<i>Withdrawn</i>		
	Number of Applications Withdrawn	0	0
	% of Total Number of Applications	0.00%	0.00%
	<i>In Process</i>		
	Number of Applications In Process	2	2
	% of Total Number of Applications	15.38%	9.52%
	<i>Total</i>		
	Total Number of Applications Received	13	21
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	0	0
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1970.02	1970.02
	Median 1st Lien Housing Payment After Assistance	799.91	799.91
	Median 2nd Lien Housing Payment Before Assistance	0	0
	Median 2nd Lien Housing Payment After Assistance	0	0
	Median 1st Lien UPB Before Program Entry	323448	323448
	Median 1st Lien UPB After Program Entry	206519.1	206519.1
	Median 2nd Lien UPB Before Program Entry	0	0
	Median 2nd Lien UPB After Program Entry	0	0
	Median Principal Forgiveness ¹	138508	138508
	Median Length of Time Borrower Receives Assistance	N/A	N/A
	Median Assistance Amount	25000	25000
Assistance Characteristics			
	Assistance Provided ¹	275000	275000
	Total Lender/Servicer Assistance Amount	1021823	1021823
	Borrowers Receiving Lender/Servicer Match (%)	100.00%	100.00%
	Median Lender/Servicer Assistance per Borrower	113508.2	113508.2
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	5	5
	<i>Current</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Delinquent (30+)</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Delinquent (60+)</i>		
	Number	1	1
	%	9.10%	9.10%
	<i>Delinquent (90+)</i>		
	Number	10	10
	%	90.90%	90.90%
Program Outcomes			

Nevada			
HHF Performance Data Reporting- Program Performance Principal Reduction Program			
		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

1. Includes commitments to be paid in 3 installments over 3 years.

2. Borrower still owns home

Nevada			
HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applications Approved	26	26
	% of Total Number of Applications	16.56%	15.76%
	<i>Denied</i>		
	Number of Applications Denied ³	30	38
	% of Total Number of Applications	19.12%	23.03%
	<i>Withdrawn</i>		
	Number of Applications Withdrawn	4	4
	% of Total Number of Applications	2.54%	2.42%
	<i>In Process</i>		
	Number of Applications In Process	97	97
	% of Total Number of Applications	61.78%	58.79%
	<i>Total</i>		
	Total Number of Applications Received	157	165
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components ⁴	41	41
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1284	1284
	Median 1st Lien Housing Payment After Assistance	N/A	N/A
	Median 2nd Lien Housing Payment Before Assistance	85	85
	Median 2nd Lien Housing Payment After Assistance	0	0
	Median 1st Lien UPB Before Program Entry	165349	165349
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	9512	9512
	Median 2nd Lien UPB After Program Entry	0	0
	Median Principal Forgiveness ¹	9512	9512
	Median Length of time Borrower Receives Assistance	1	1
	Median Assistance Amount	9512	9512
Assistance Characteristics			
	Assistance Provided to Date	272988	272988
	Total Lender/Servicer Assistance Amount	70510	70510
	Borrowers Receiving Lender/Servicer Match (%)	13.00%	13.00%
	Median Lender/Servicer Assistance per Borrower	35255	35255
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	39	39
	<i>Current</i>		
	Number	17	17
	%	65.38%	65.38%
	<i>Delinquent (30+)</i>		
	Number	1	1
	%	3.85%	3.85%
	<i>Delinquent (60+)</i>		
	Number	2	2
	%	7.69%	7.69%
	<i>Delinquent (90+)</i>		
	Number	6	6
	%	23.08%	23.08%
Program Outcomes			

Nevada			
HHF Performance Data Reporting- Program Performance Second Mortgage Reduction Program			
		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	26	26
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	5	5
	%	19.00%	19.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	21	21
	%	81.00%	81.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention ²			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

2. Borrower still owns home

3. Cumulative Applications Denied increased by 8 to reflect Q1 Denials.

4. Borrowers Participating in Other HHF Programs increased by 39 to 41 total.

Nevada		
HFA Performance Data Reporting- Program Performance Short Sale Acceleration Program		
	QTD	Cumulative
Program Intake/Evaluation		
<i>Approved</i>		
Number of Applications Approved	1	1
% of Total Number of Applications	6.25%	6.25%
<i>Denied</i>		
Number of Applications Denied	0	0
% of Total Number of Applications	0.00%	0.00%
<i>Withdrawn</i>		
Number of Applications Withdrawn	0	0
% of Total Number of Applications	0.00%	0.00%
<i>In Process</i>		
Number of Applications In Process	15	15
% of Total Number of Applications	93.75%	93.75%
<i>Total</i>		
Total Number of Applications Received	16	16
Number of Borrowers Participating in Other HFA HHF Programs or Program Components	2	2
Program Characteristics		
General Characteristics		
Median 1st Lien Housing Payment Before Assistance	1441	1441
Median 1st Lien Housing Payment After Assistance	N/A	N/A
Median 2nd Lien Housing Payment Before Assistance	0	0
Median 2nd Lien Housing Payment After Assistance	N/A	N/A
Median 1st Lien UPB Before Program Entry	302031	302031
Median 1st Lien UPB After Program Entry	N/A	N/A
Median 2nd Lien UPB Before Program Entry	0	0
Median 2nd Lien UPB After Program Entry	N/A	N/A
Median Principal Forgiveness ¹	N/A	N/A
Median Length of Time Borrower Receives Assistance	N/A	N/A
Median Assistance Amount	2574	2574
Assistance Characteristics		
Assistance Provided to Date	2574	2574
Total Lender/Servicer Assistance Amount	N/A	N/A
Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics		
Median Length of Time from Initial Request to Assistance Granted	28	28
<i>Current</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (30+)</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (60+)</i>		
Number	0	0
%	0.00%	0.00%
<i>Delinquent (90+)</i>		
Number	1	1
%	100.00%	100.00%
Program Outcomes		

Nevada			
HFA Performance Data Reporting- Program Performance			
Short Sale Acceleration Program			
		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	1	1
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Reinstatement/Current/Payoff</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Short Sale</i>		
	Number	1	1
	%	100.00%	100.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Other - Borrower Still Owns Home</i>		
	Number	N/A	N/A
	%	N/A	N/A
Homeownership Retention			
	Six Months Number	N/A	N/A
	Six Months %	N/A	N/A
	Twelve Months Number	N/A	N/A
	Twelve Months %	N/A	N/A
	Unreachable Number	N/A	N/A
	Unreachable %	N/A	N/A

Nevada			
HFA Performance Data Reporting- Program Performance Mortgage Assistance Program			
		QTD	Cumulative
Program Intake/Evaluation			
	<i>Approved</i>		
	Number of Applications Approved	80	81
	% of Total Number of Applications	16.16%	16.14%
	<i>Denied</i>		
	Number of Applications Denied	148	153
	% of Total Number of Applications	29.90%	30.48%
	<i>Withdrawn</i>		
	Number of Applications Withdrawn	86	87
	% of Total Number of Applications	17.37%	17.33%
	<i>In Process</i>		
	Number of Applications In Process	181	181
	% of Total Number of Applications	36.57%	36.05%
	<i>Total</i>		
	Total Number of Applications Received	495	502
	Number of Borrowers Participating in Other HFA HHF Programs or Program Components	39	39
Program Characteristics			
General Characteristics			
	Median 1st Lien Housing Payment Before Assistance	1206.5	1206.5
	Median 1st Lien Housing Payment After Assistance	858.52	858.52
	Median 2nd Lien Housing Payment Before Assistance	269.99	269.99
	Median 2nd Lien Housing Payment After Assistance	N/A	N/A
	Median 1st Lien UPB Before Program Entry	180500	180500
	Median 1st Lien UPB After Program Entry	N/A	N/A
	Median 2nd Lien UPB Before Program Entry	37388	37388
	Median 2nd Lien UPB After Program Entry	N/A	N/A
	Median Principal Forgiveness ¹	N/A	N/A
	Median Length of Time Borrower Receives Assistance	N/A	2
	Median Assistance Amount	441.53	441.53
Assistance Characteristics			
	Assistance Provided ⁵	28990	29248
	Total Lender/Servicer Assistance Amount	N/A	N/A
	Borrowers Receiving Lender/Servicer Match (%)	N/A	N/A
	Median Lender/Servicer Assistance per Borrower	N/A	N/A
Other Characteristics			
	Median Length of Time from Initial Request to Assistance Granted	88	88
	<i>Current</i>		
	Number	58	58
	%	72.50%	71.60%
	<i>Delinquent (30+)</i>		
	Number	7	8
	%	8.75%	9.88%
	<i>Delinquent (60+)</i>		
	Number	1	1
	%	1.25%	1.23%
	<i>Delinquent (90+)</i>		
	Number	14	14
	%	17.50%	17.29%
Program Outcomes			

Nevada			
HFA Performance Data Reporting- Program Performance Mortgage Assistance Program			
		QTD	Cumulative
	Borrowers No Longer in the HHF Program (Program Completion/Transition or Alternative Outcomes)	0	0
Alternative Outcomes			
	<i>Foreclosure Sale</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Cancelled</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Deed in Lieu</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	0	0
	%	0.00%	0.00%
Program Completion/ Transition			
	<i>Loan Modification Program</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Re-employed/ Regain Appropriate Employment Level</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Reinstatement/Current/Payoff</i>		
	Number	0	0
	%	0.00%	0.00%
	<i>Short Sale</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Deed in Lieu</i>		
	Number	N/A	N/A
	%	N/A	N/A
	<i>Other - Borrower Still Owns Home</i>		
	Number	0	0
	%	0.00%	0.00%
Homeownership Retention²			
	Six Months Number	N/A	0
	Six Months %	N/A	0.00%
	Twelve Months Number	N/A	0
	Twelve Months %	N/A	0.00%
	Unreachable Number	N/A	0
	Unreachable %	N/A	0.00%

2. Borrower still owns home

5. Assistance Provided adjusted from 81,316 to reflect payments made, vs. commitments for future payments.